

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Maria Del Carmen Ramos Debtor	CHAPTER 13
U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Authority) Movant	NO. 16-14859 AMC
vs.	
Maria Del Carmen Ramos Debtor	
Juan Rugliancich Co-Debtor	11 U.S.C. Section 362 and 1301
William C. Miller Esq. Trustee	

MOTION OF U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Authority)
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362 and 1301

1. Movant is U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Authority).
2. Debtor, and Co-Debtor, Juan Rugliancich are the owners of the premises 2598 Daniels Lane, Emerald Hollow Quakertown, PA 18951, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$121,150.00 on the mortgaged premises that was executed on July 31, 2006. Said mortgage was recorded on August 8, 2006 in Instrument Number 2006087449. The Mortgage was subsequently assigned to Movant by way of Assignment of Mortgage recorded on March 12, 2014, in Instrument Number 2014011684 in Bucks County.
4. William C. Miller Esq., is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by Debtor.
6. Debtor and Co-Debtor have failed to make the monthly post-petition mortgage payments in the amount of \$992.00 for August 2016 through October 2016 and \$1,051.00 for November 2016 through February 2017 with monthly late charges at \$32.98.

7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred \$850.00 in legal fees and \$181.00 in legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$7,410.86 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

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